

**Report No. 316**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call March 31, 2001  
(In thousands of Dollars)

Assets	94 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$176,556	\$491	\$95,129	\$272,176	
Interest-bearing balances	\$44,795	\$811		\$45,606	
Securities	\$1,328,068	\$1,379	\$140,570	\$1,470,017	
Federal funds sold and securities purchased/agreements to sell	\$370,134		\$557,480	\$927,614	
Loans & lease financing receivables:					
Loans & leases held for sale	\$8,757			\$8,757	
Loans & leases net of unearned income	\$3,769,033		\$1,185,874	\$4,954,907	
Less: Allowance for loan & lease losses	<u>\$62,227</u>		<u>\$22,763</u>	<u>\$84,990</u>	
Loans & leases, unearned income, allowances & reserve	\$3,706,806		\$1,163,111	\$4,869,917	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$89,315	\$345	\$2,635	\$92,295	
Other real estate owned	\$5,194	\$585	\$610	\$6,389	
Investments in unconsolidated subsidiaries & assoc. companies	\$71			\$71	
Intangible assets	\$16,010		\$3,508	\$19,518	
Goodwill	\$14,418			\$14,418	
Other Intangible assets	\$1,592		\$3,508	\$5,100	
Other assets	<u>\$139,854</u>	<u>\$2,003</u>	<u>\$42,099</u>	\$183,956	
<b>Total Assets</b>	<u><b>\$5,885,560</b></u>	<u><b>\$5,614</b></u>	<u><b>\$2,005,142</b></u>	<u><b>\$7,896,316</b></u>	
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$5,074,769		\$1,163,446	\$6,238,215	
Noninterest-bearing	\$513,644		\$92,759	\$606,403	
Interest-bearing	<u>\$4,561,125</u>		<u>\$1,070,687</u>	<u>\$5,631,812</u>	
Federal funds purch & secur sold under agreements to repurchase	\$50,059		\$356,100	\$406,159	
Trading Liabilities	\$63		\$295,517	\$295,580	
Other borrowed money	\$117,759	\$150		\$117,909	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures	\$958			\$958	
Other liabilities	<u>\$79,646</u>	<u>\$1,438</u>	<u>\$28,287</u>	<u>\$109,371</u>	
<b>Total Liabilities</b>	<b>\$5,323,254</b>	<b>\$1,588</b>	<b>\$1,843,350</b>	<b>\$7,168,192</b>	
Minority interest in consolidated subsidiaries	\$670			\$670	
<b>Equity Capital</b>					
Perpetual preferred stock	\$500		\$2,000	\$2,500	
Common Stock	\$37,061	\$788	\$42,000	\$79,849	
Surplus	\$237,837	\$375	\$117,213	\$355,425	
Retained earnings	\$271,275	\$2,665	\$579	\$274,519	
Accumulated other comprehensive income	\$11,286			\$11,286	
Other equity capital components	<u>3677</u>	<u>\$198</u>		<u>\$3,875</u>	
<b>Total Equity Capital</b>	<u><b>\$561,636</b></u>	<u><b>\$4,026</b></u>	<u><b>\$161,792</b></u>	<u><b>\$727,454</b></u>	
<b>Total Liabilities and Equity Capital</b>	<u><b>\$5,885,560</b></u>	<u><b>\$5,614</b></u>	<u><b>\$2,005,142</b></u>	<u><b>\$7,896,316</b></u>	
<b>Average Ratios of State Banking Institutions</b>	<b>3/31/2001</b>	<b>12/31/2000</b>	<b>9/30/2000</b>	<b>6/30/2000</b>	<b>3/31/2000</b>
<b>Total Capital/Reserves to Total Assets</b>	10.00%	10.14%	10.29%	10.30%	10.42%
<b>Total Capital to Total Deposits</b>	11.07%	11.04%	11.13%	11.07%	10.59%
<b>Total Loans to Total Assets</b>	63.37%	64.98%	66.71%	66.45%	61.89%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.65%	1.63%	1.62%	1.62%	1.71%
<b>Total Loans to Total Deposits</b>	74.27%	76.71%	80.31%	80.77%	71.82%
<b>Return on Assets (Annualized)</b>	1.12%	1.09%	1.18%	1.20%	1.10%
<b>Increase in Deposits 3-31-00 to 3-31-01</b>	9.90%				
<b>Increase in Loans 3-31-00 to 3-31-01</b>	13.64%				
<b>Increase in Total Assets 3-31-00 to 3-31-01</b>	10.99%				

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